


<b>Information to identify the case:</b>		
Debtor 1	<b>Steven Douglas Fletcher</b>	Social Security number or ITIN <b>xxx-xx-1211</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Heather Rachel Johnson Fletcher</b>	Social Security number or ITIN <b>xxx-xx-1475</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>District of Minnesota</b>		Date case filed for chapter <b>13 8/21/20</b>
Case number: <b>20-42081 - KHS</b>		
<b>You can receive</b> court notices and orders by <b>email</b> instead of U.S. Mail via these <b>two options</b> :		<b>For creditors:</b> Register for Electronic Bankruptcy Noticing at <b>ebn.uscourts.gov</b> . <b>For debtors:</b> Register for Debtor Electronic Bankruptcy Noticing (DeBN) at <b>www.mnb.uscourts.gov/debn</b> 

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Steven Douglas Fletcher	Heather Rachel Johnson Fletcher
<b>2. All other names used in the last 8 years</b>	aka Steve Douglas Fletcher, asf ASF Strategy 99, llc	aka Heather Rachel Johnson, asf HRJ Designs, LLC
<b>3. Address</b>	360 1st St. N Apt 446 Minneapolis, MN 55401	360 1st St. N Apt 446 Minneapolis, MN 55401
<b>4. Debtor's attorney</b> Name and address	Jesse A. Horoshak Kain & Scott 6445 Sycamore Court North Maple Grove, MN 55369	Contact phone 612-843-0529 Email: <a href="mailto:jhoroshak@kainscott.com">jhoroshak@kainscott.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Gregory A Burrell 100 South Fifth Street Suite 480 Minneapolis, MN 55402	Contact phone: 612-479-6112 Email: <a href="mailto:gab@ch13mn.com">gab@ch13mn.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	301 Diana E. Murphy U.S. Courthouse 300 South Fourth Street Minneapolis, MN 55415	Hours open: Monday – Friday: 8:00am – 5:00pm Contact phone (612)-664-5200 Web address <a href="http://www.mnb.uscourts.gov">www.mnb.uscourts.gov</a>  Date: 8/24/20

**For more information, see page 2**

7.	<b>Meeting of creditors</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>Location:</b> Video/conference *ONLY*, Contact trustee (see Section 5), for direction
			<b>September 16, 2020 at 9:50 AM</b>
			The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
8.	<b>Deadlines</b>	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	
<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>			<b>Filing deadline: 11/16/20</b>
<b>You must file:</b>			
• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or			
• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).			
<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>			<b>Filing deadline: 10/30/20</b>
<b>Deadline for governmental units to file a proof of claim:</b>			<b>Filing deadline: 2/17/21</b>
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<b>Deadlines for filing proof of claim:</b>			
A proof of claim is a signed statement describing a creditor's claim. Proofs of claim can be filed electronically on the court's website: <a href="#">www.mnb.uscourts.gov</a> . No login or password is required. Alternatively, a Proof of Claim form may be obtained at the same website or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
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<b>Deadline to object to exemptions:</b>			<b>Filing deadline:</b>
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.			30 days after the conclusion of the meeting of creditors
9.	<b>Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>10/15/20 at 10:30 AM . Location: U S Court Courtroom 8 West, 300 S 4th St, Minneapolis, MN 55415</b> <b>Deadline to object to confirmation of the Chapter 13 Plan: 10/8/20.</b>	
10.	<b>Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11.	<b>Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12.	<b>Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="#">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13.	<b>Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of MinnesotaIn re:  
Steven Douglas Fletcher  
Heather Rachel Johnson Fletcher  
DebtorsCase No. 20-42081-KHS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0864-4

User: lindas  
Form ID: 309IPage 1 of 2  
Total Noticed: 26

Date Rcvd: Aug 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2020.  
db/jdb

+Steven Douglas Fletcher, Heather Rachel Johnson Fletcher, 360 1st St. N, Apt 446, Minneapolis, MN 55401-3361

smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

62569108 +Fed Loan Serv, Pob 60610, Harrisburg PA 17106-0610

62569109 +HRJ Designs, 360 1st St. N, Apt 446, Minneapolis MN 55401-3361

62569115 +Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280, Healdsburg CA 95448-4151

62569116 Sunrise Banks, PO BOX 790408, Saint Louis MO 63179-0408

62569118 +The Paxon, 360 North 1st St, Minneapolis MN 55401-3322

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: jhoroshak@kainescott.com Aug 25 2020 00:06:51 Jesse A. Horoshak, Kain & Scott, 6445 Sycamore Court North, Maple Grove, MN 55369

tr +E-mail/Text: bnc@chl3mn.com Aug 25 2020 00:07:22 Gregory A Burrell, 100 South Fifth Street, Suite 480, Minneapolis, MN 55402-1250

smg +EDI: MINNDEPREV.COM Aug 25 2020 03:58:00 Minnesota Department of Revenue, Bankruptcy Section, PO Box 64447, St Paul, MN 55164-0447

ust +E-mail/Text: ustregion12.mn.ecf@usdoj.gov Aug 25 2020 00:07:02 US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

62569102 +EDI: ATTWIREBK.COM Aug 25 2020 03:58:00 AT&T, Attn: Bankruptcy Dept, 4331 Communications Dr, Flr 4W, Dallas TX 75211-1300

62569101 +EDI: AMEREXPR.COM Aug 25 2020 03:58:00 Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso TX 79998-1540

62569103 +EDI: BANKAMER.COM Aug 25 2020 03:58:00 Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa FL 33634-2413

62569104 +EDI: CAPITALONE.COM Aug 25 2020 03:58:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285

62569106 +EDI: CITICORP.COM Aug 25 2020 03:58:00 Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis MO 63179-0034

62569107 +EDI: DISCOVERPL Aug 25 2020 03:58:00 Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City UT 84130-0954

62569110 EDI: IRS.COM Aug 25 2020 03:58:00 Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346

62569105 EDI: JPMORGANCHASE Aug 25 2020 03:58:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington DE 19850

62569111 +EDI: MINNDEPREV.COM Aug 25 2020 03:58:00 MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447

62569112 +EDI: NAVIENTFKASMSERV.COM Aug 25 2020 03:58:00 Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr PA 18773-9500

62569113 +EDI: NAVIENTFKASMSERV.COM Aug 25 2020 03:58:00 Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre PA 18773-9640

62569114 +E-mail/Text: bnc@nordstrom.com Aug 25 2020 00:07:03 Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood CO 80155-6555

62569117 +EDI: RMSC.COM Aug 25 2020 03:58:00 Synch/PPC, Attn: Bankruptcy, Po Box 965060, Orlando FL 32896-5060

62569119 +EDI: WFFC.COM Aug 25 2020 03:58:00 Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines IA 50328-0001

62569120 +EDI: WFFC.COM Aug 25 2020 03:58:00 Wellsfargo, P.O. Box 94435, Albuquerque NM 87199-4435

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2020

Signature: /s/Joseph Speetjens

District/off: 0864-4

User: lindas  
Form ID: 309I

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Aug 24, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2020 at the address(es) listed below:

Gregory A Burrell cmecfjzkmn@chl3mn.com  
Jesse A. Horoshak on behalf of Debtor 2 Heather Rachel Johnson Fletcher jhoroshak@kainscott.com,  
bbabatz@kainscott.com;HoroshakJR72722@notify.bestcase.com  
Jesse A. Horoshak on behalf of Debtor 1 Steven Douglas Fletcher jhoroshak@kainscott.com,  
bbabatz@kainscott.com;HoroshakJR72722@notify.bestcase.com  
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 4